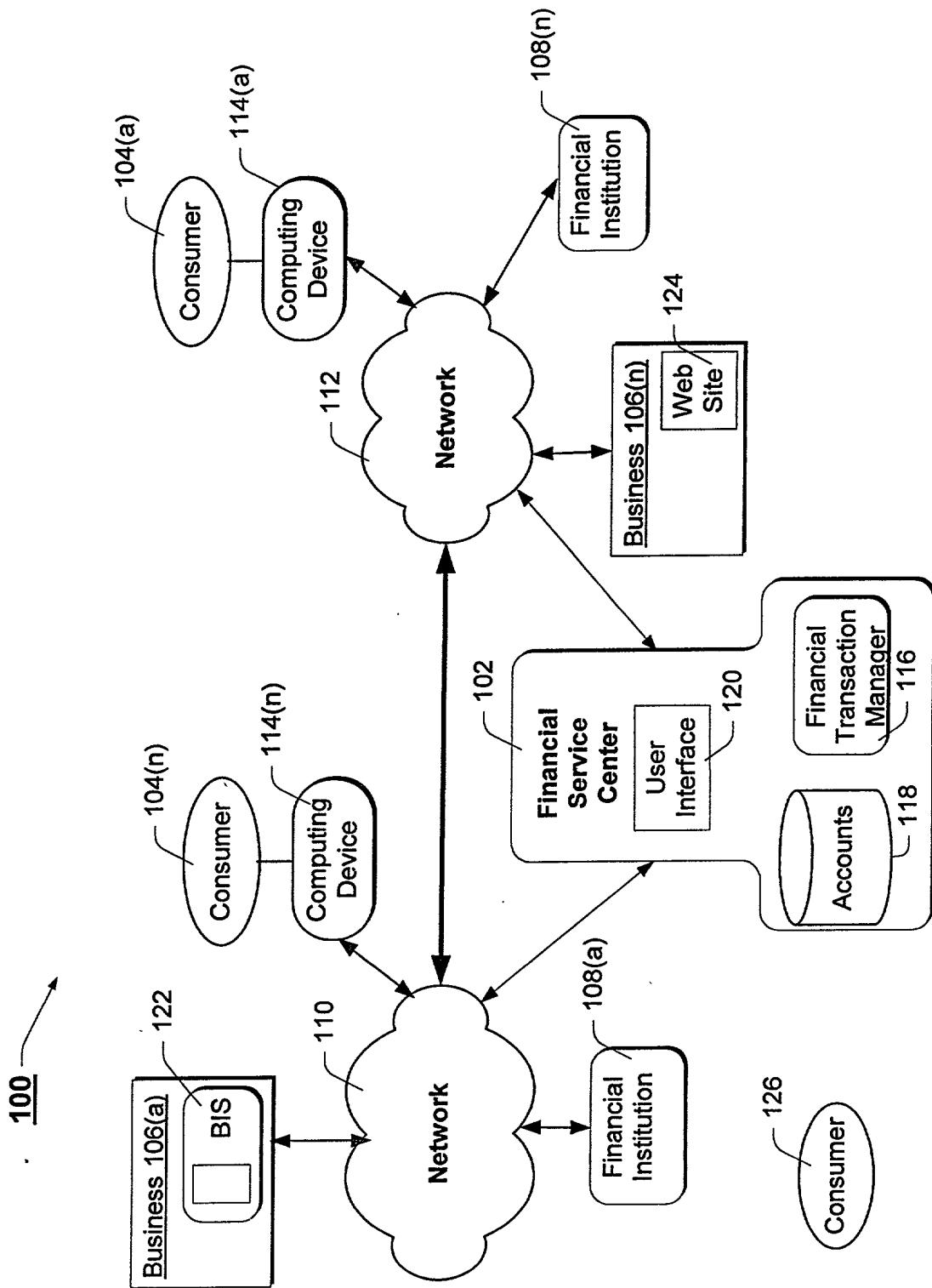


Fig. 1



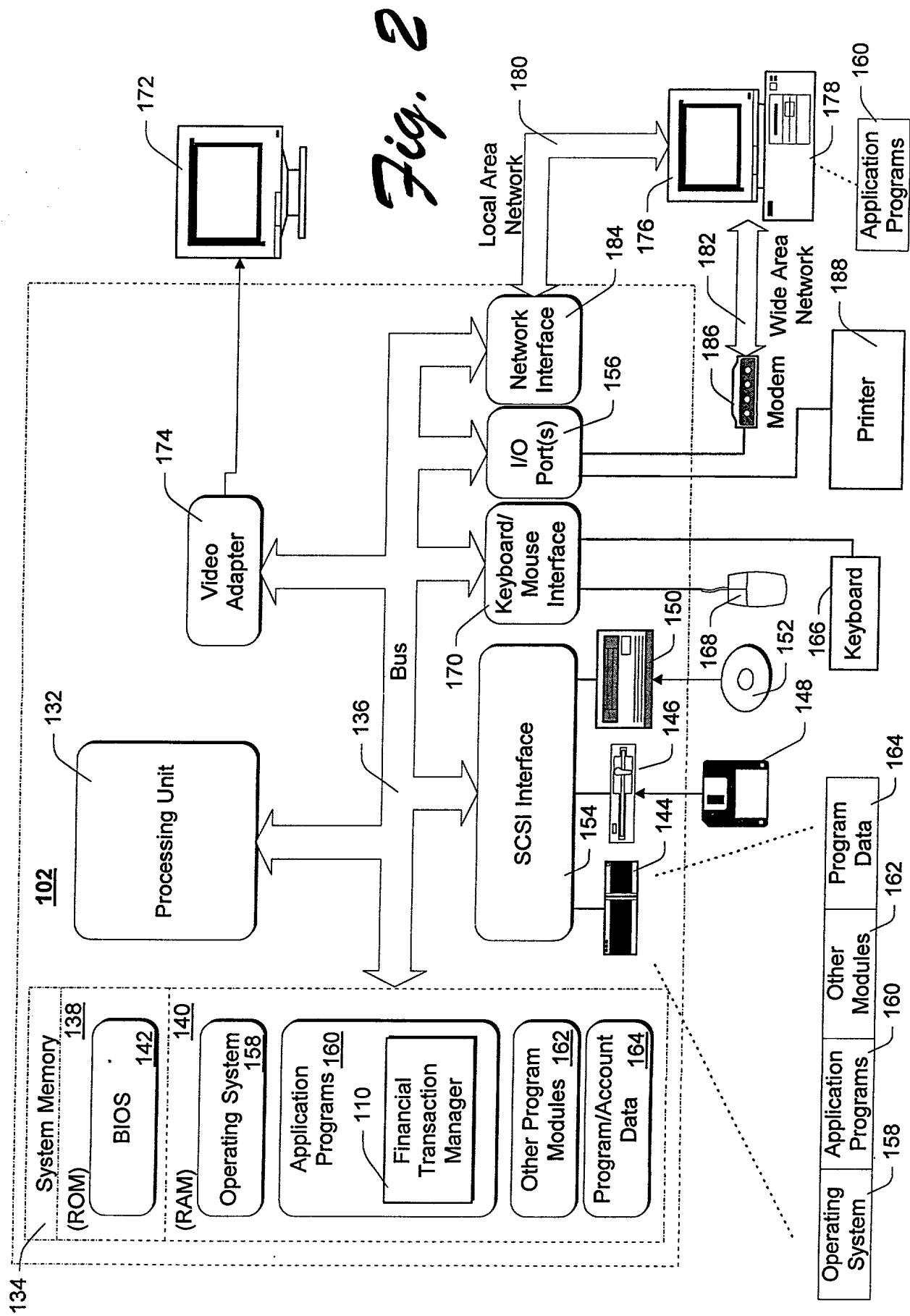


Fig. 3

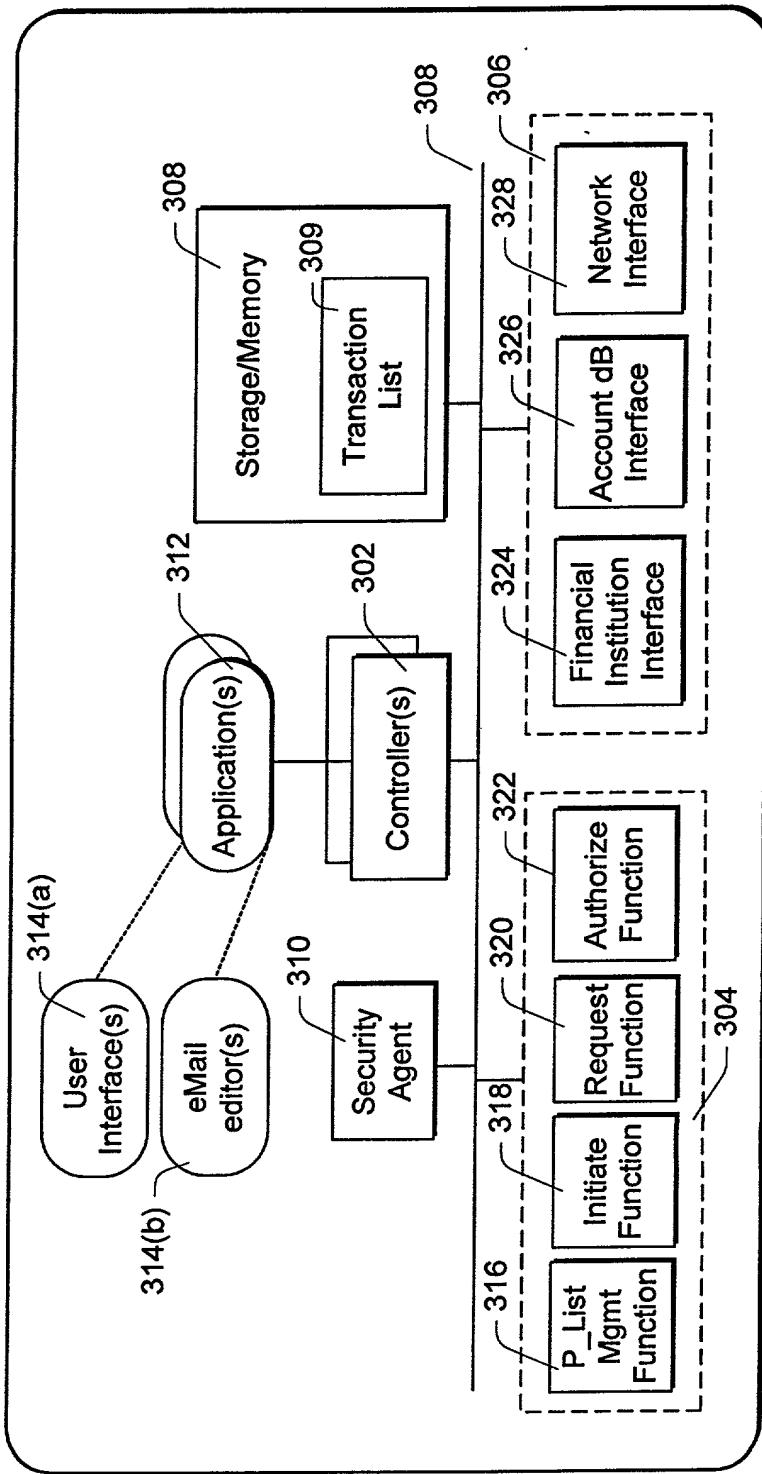
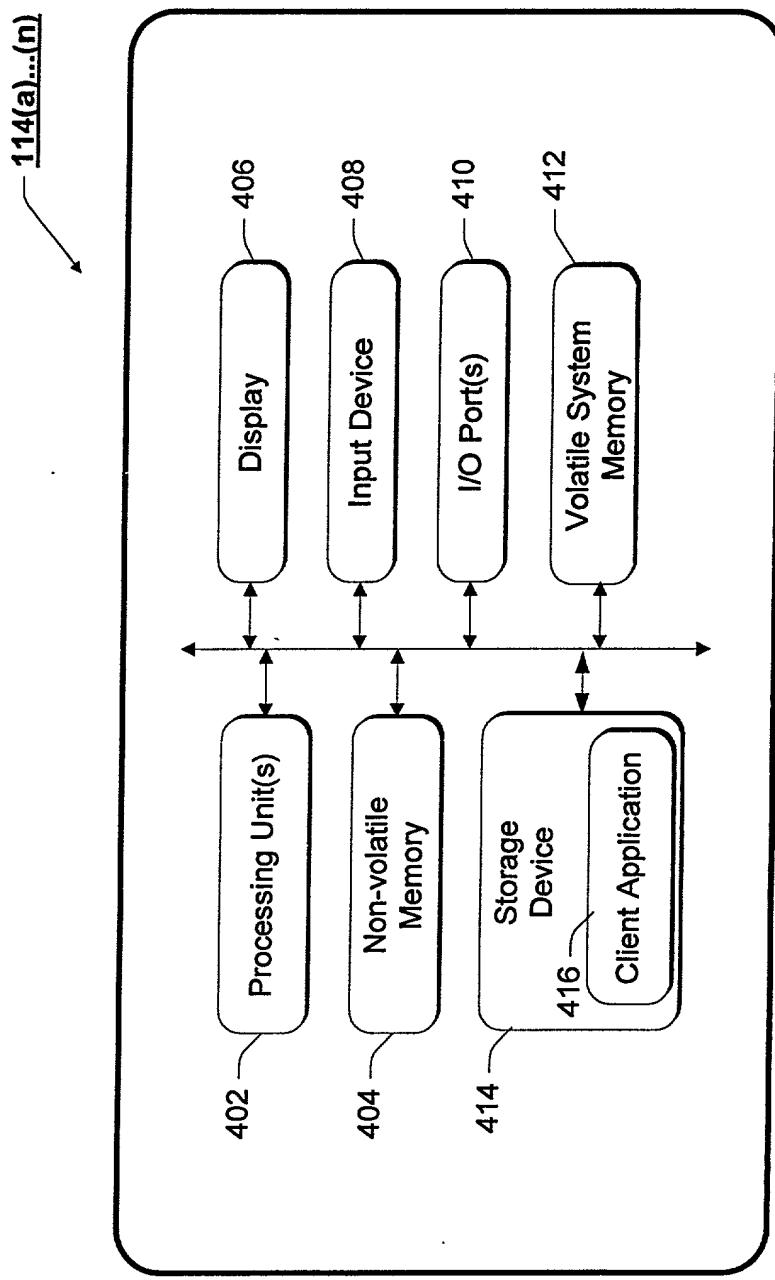
116

Fig. 4



Ziggi 5

500

Fig. 6

MS1-423US

Trans_ID	Part_1	Part_2	Amount	Status	Date
0099557	GTE_bill@GTE.com	jillkelly@hotmail.com	\$155.93	Open	5/99
009958	ebills@auctionsite.com	gbfarve@nolion.com	\$1,230	Pledged	4/99
009959	AR@cellserv.com	jillkelly@hotmail.com	\$53.47	Cleared	4/99

Fig. 7

MS1-423US

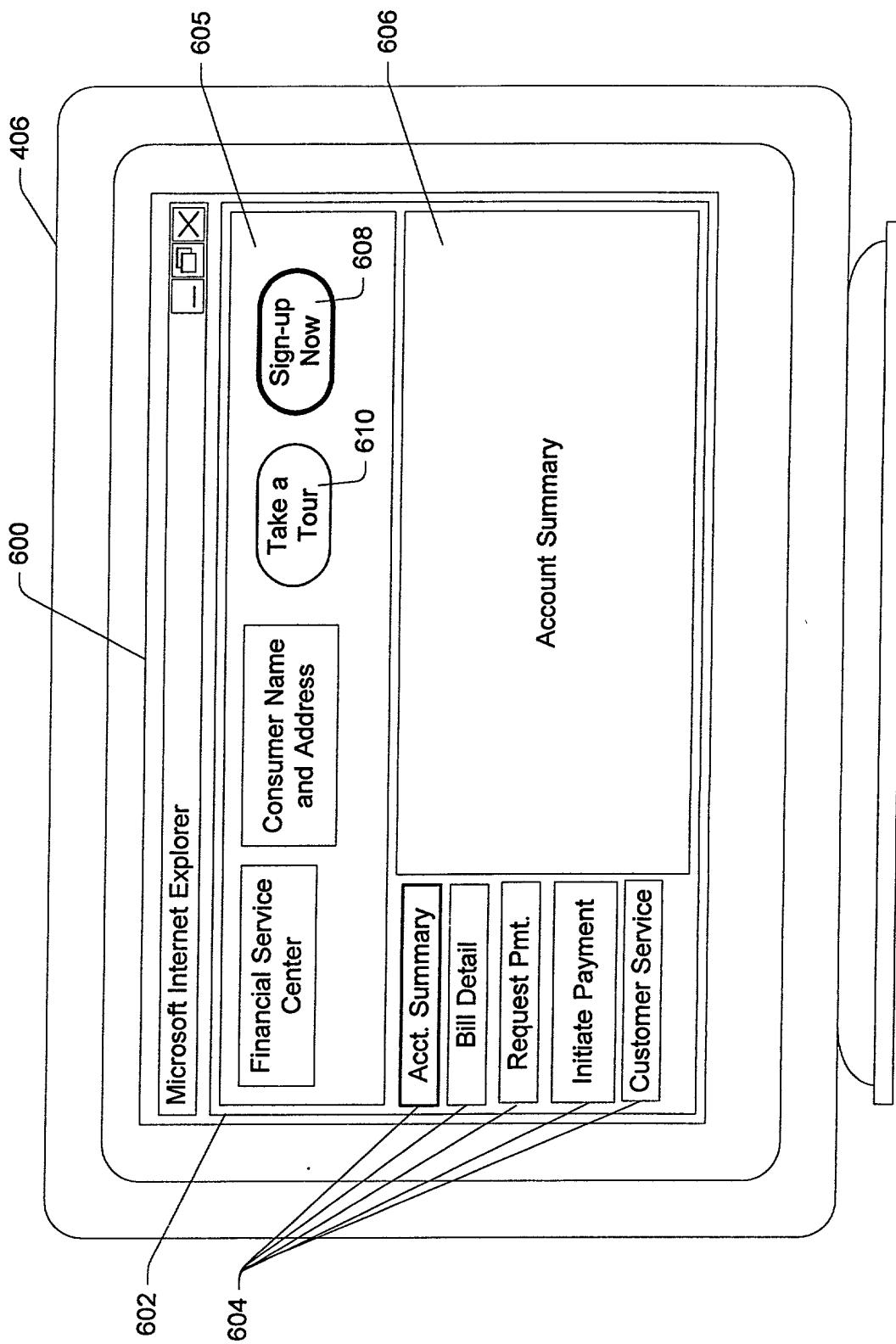


Fig. 8

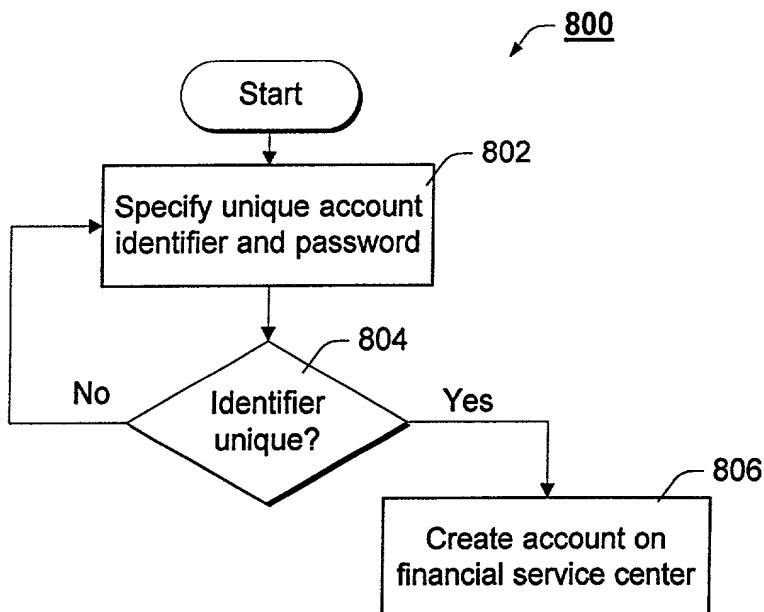


Fig. 9

A screenshot of a Microsoft Internet Explorer window titled "Microsoft Internet Explorer". The window contains a user interface for account creation. At the top right are standard window controls (minimize, maximize, close). Below the title bar is a toolbar with four buttons: "Financial Service Center", "New_Member Information", "Take a Tour" (in a rounded rectangle), and "Sign-up Now" (in a rounded rectangle). The "New_Member Information" button is highlighted with a bracket and the label "902". The "Take a Tour" button is bracketed with "910" and the "Sign-up Now" button is bracketed with "908". On the left side, there is a vertical menu bar with buttons: "Acct. Summary", "Bill Detail", "Request Pmt.", "Initiate Payment", and "Customer Service". To the right of the menu, a large text area displays instructions: "Let's start with creating a User_ID" and "Enter your eMail address or your Passport_ID:". A text input field containing "New-Payee_ID@hotmail.com" is labeled "904". Below it, another text input field with the placeholder "Enter a Password (Min. 5 chars.):" and containing "*****" is labeled "906".

Fig. 10

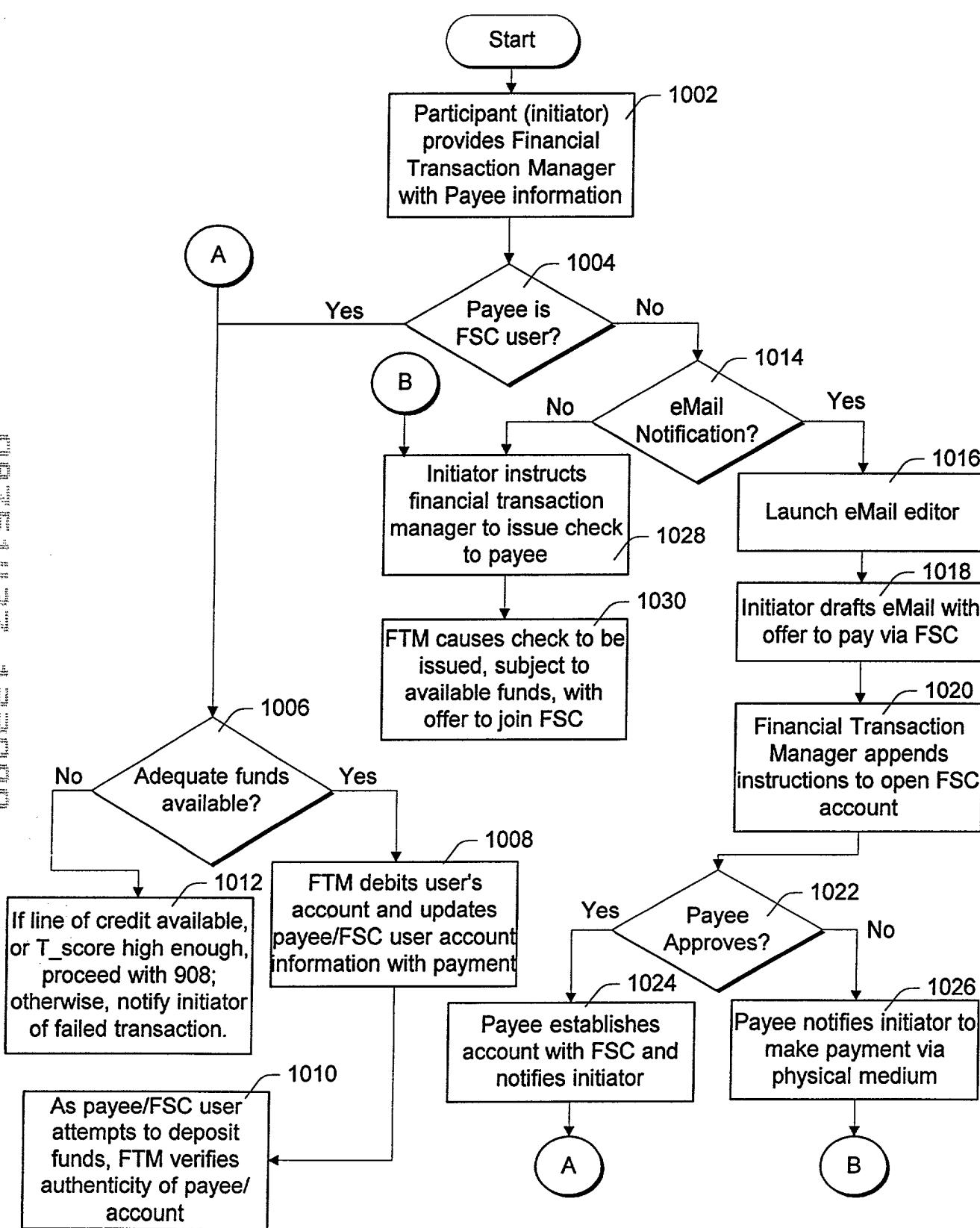
1000

Fig. 17

1700

Microsoft Internet Explorer

Financial Service Center

Consumer Name and Address

Auction_Site.com Information
CLICK HERE 1102

Acct. Summary

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Trans_ID

Amount Due: \$125.00

Amount Previously Paid: \$51.07

Due Date: December 1, 1997

Authorize Payment 1704

1702

1100

Microsoft Internet Explorer

Financial Service Center

Consumer Name and Address

Update User Information 1122

Acct. Summary

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Initiate Payment

P_List 1104 1118

Account Selection 1106

Payment Amount \$1,000 1110

Issue Payment 1112

New Payee 1114

Cancel 1116

1102

Fig. 12

1200

Back to Payment Center

Notify Payee

The person you wish to pay, JohnS@msn.com, is not a TransPoint member. However, you can still pay this person with an electronic check if he registers for a TransPoint account. Electronic payments are deposited directly to the payee's bank account in 3-5 business days.

To help this person learn about TransPoint and register, click on the **Send eMail** button below after adding a note for this person.

Send Email

Person's email address: Note: Remove spaces from AOL e-mail addresses.

JohnS@msn.com

Your email address:

Kris@msn.com

Type your message here:

Hi John, I'd like to return the 20 bucks you loaned me for lunch yesterday. Instead of mailing you a check, I thought I'd pay you electronically. If you sign up for a TransPoint account, I can send you an eCheck that gets deposited straight into your bank account. Let me know if you prefer this to a regular check. Thanks, Kris

TransPoint's Instructions on how to sign up:

KrisXYZ wishes to make an electronic payment to you. To receive this payment, you need to sign up for a free TransPoint account at <http://www.transpoint.com>. TransPoint, a joint venture of Citibank and Microsoft, enables you to send and receive electronic payments for less than the cost of a postage stamp. You can also receive and pay your monthly bills from hundreds of billers using TransPoint. For more information, visit our website and

Done **Cancel** **Send email**

1202

1204

1206

1208

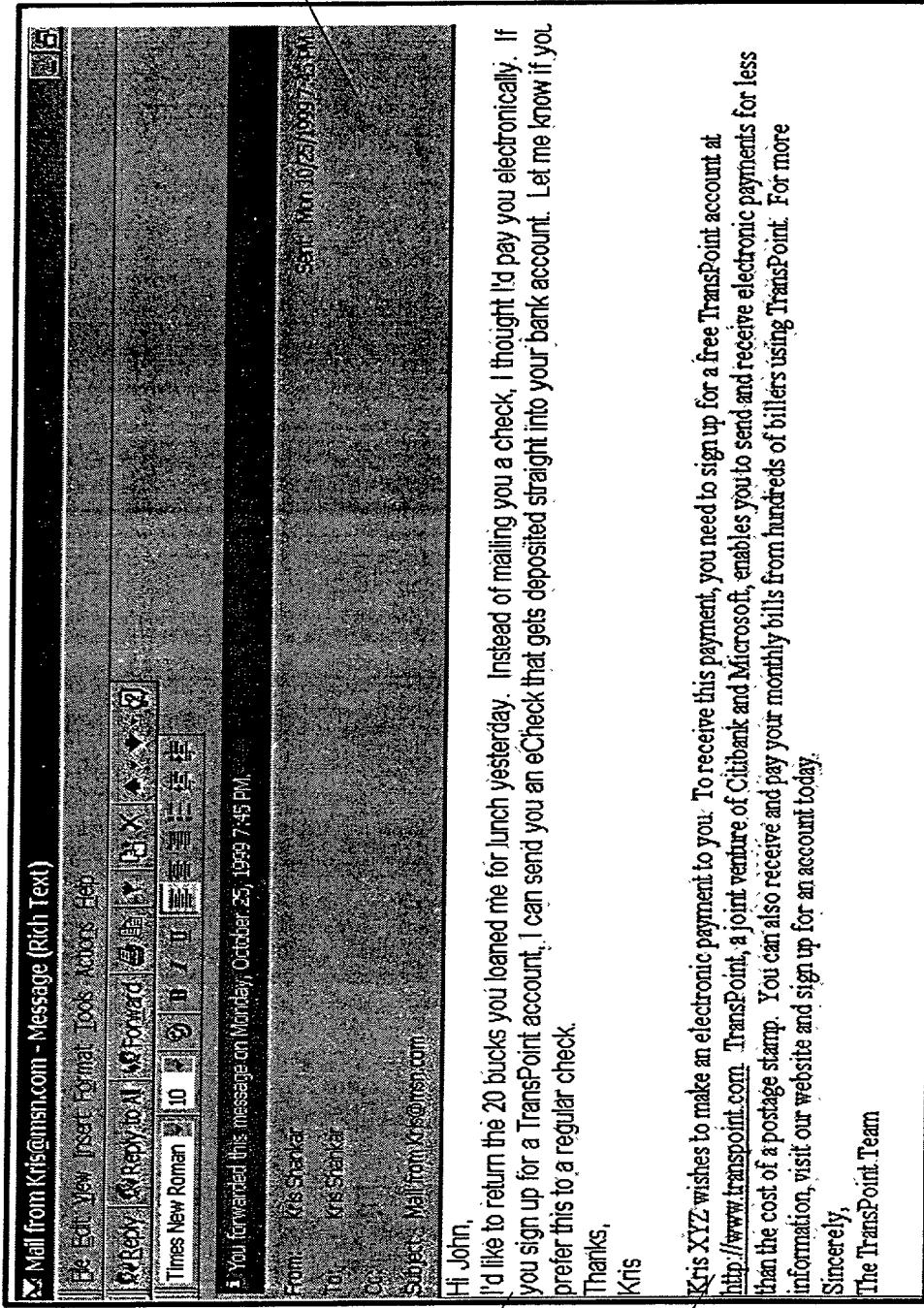
1210

1212

Zig. 13

MS1-423US

1300



1304

Kris XYZ wishes to make an electronic payment to you. To receive this payment, you need to sign up for a free TransPoint account at <http://www.transpoint.com>. TransPoint, a joint venture of Citibank and Microsoft, enables you to send and receive electronic payments for less than the cost of a postage stamp. You can also receive and pay your monthly bills from hundreds of billers using TransPoint. For more information, visit our website and sign up for an account today.

Sincerely,
The TransPoint Team

1306

1302

Fig. 14

1400

Initiator Information	102
1402 Date: _____	
Pay to the Order of: Payee Name	1404
One-Hundred and Twenty and No/100 Dollars	1406
590900123647586920-0000	1408
<p><i>Did you know that you could have received these funds electronically, without having to wait for delivery via the mail system? To participate in the electronic financial revolution, you need to sign up for a free eAccount at http://www.fsc.com. The registration process is quick and easy, and we always have service representatives on hand to answer any questions you might have. To encourage your participation, we will credit your account with \$20.00 upon registration. What do you have to lose?</i></p>	

1410

Fig. 16

1600

Microsoft Internet Explorer

Financial Service Center	Consumer Name and Address	Update User Information <CLICK HERE>
1102		
Acct. Summary	Request Payment	
Bill Detail	Participant_List	\$125.00
Request Pmt.	Transaction_ID	1606 1604
Initiate Payment	Re: Hi Jerry, just a reminder that you owe me \$125.00 for the ScreamingRage concert Tix. Please just send the money to this account 1508	
Customer Service	<input type="button" value="Send"/> 1610 <input type="button" value="New User"/> 1612 <input type="button" value="Cancel"/> 1614	

Fig. 15

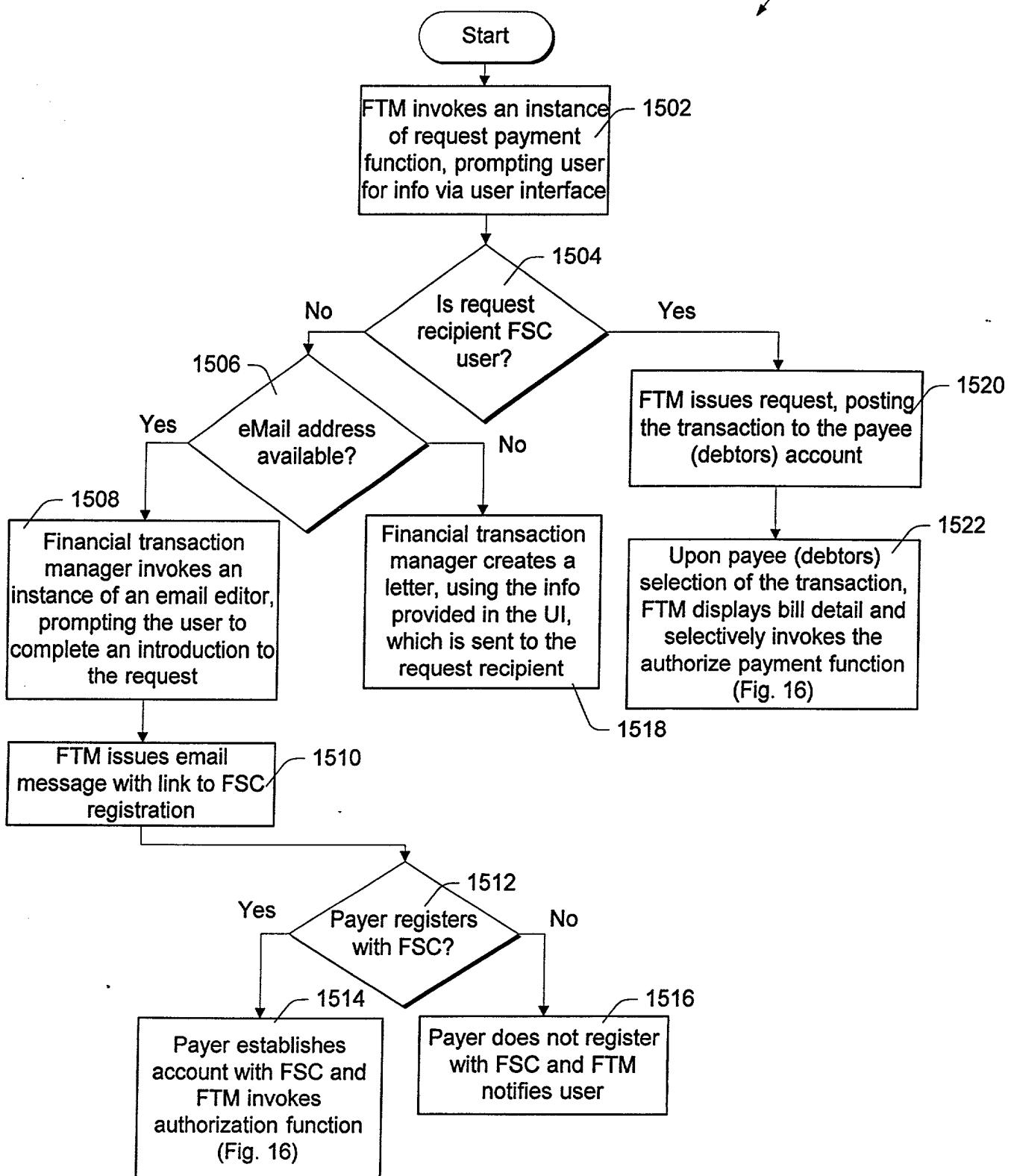
1500

Fig. 18

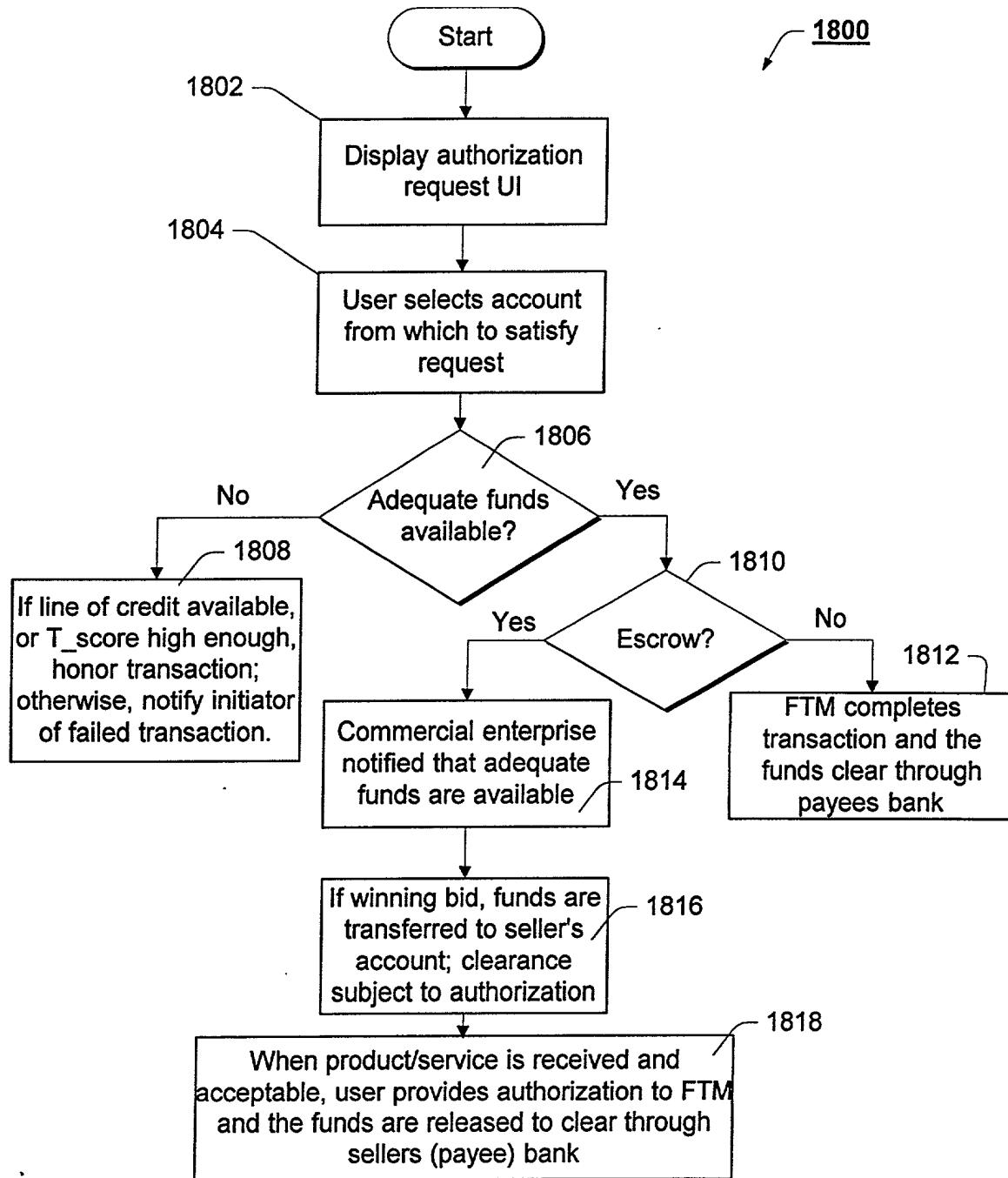


Fig. 19

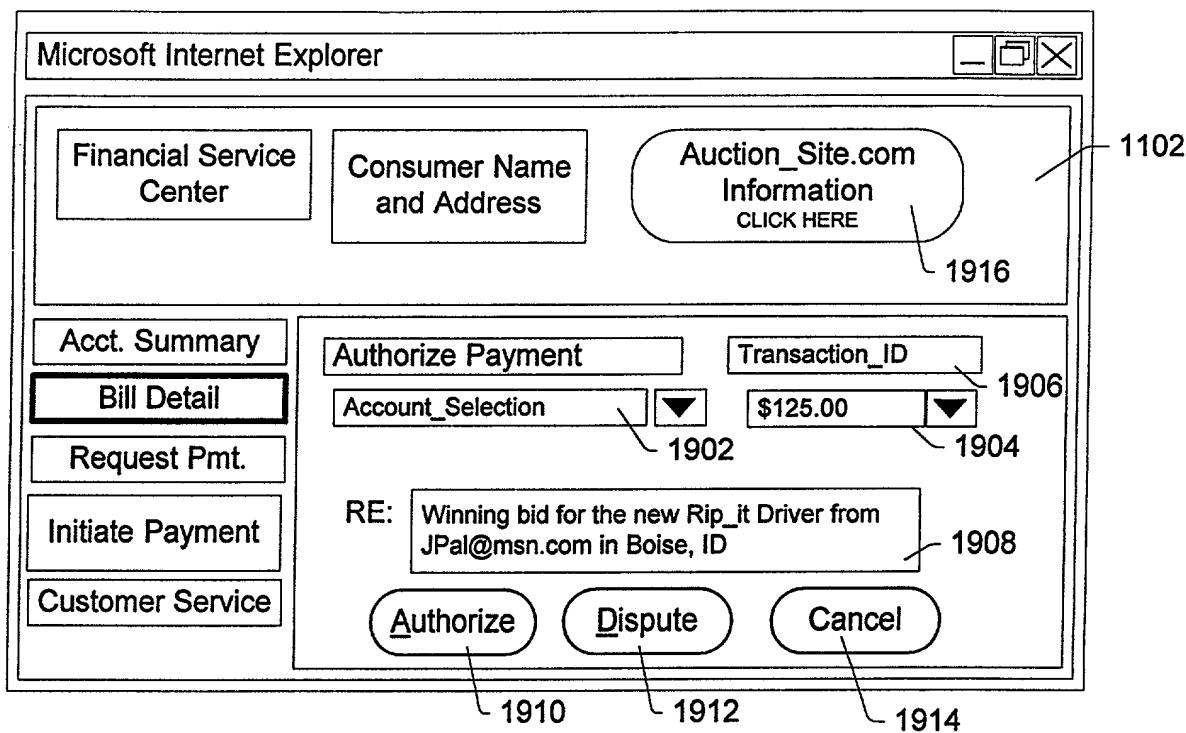


Fig. 21

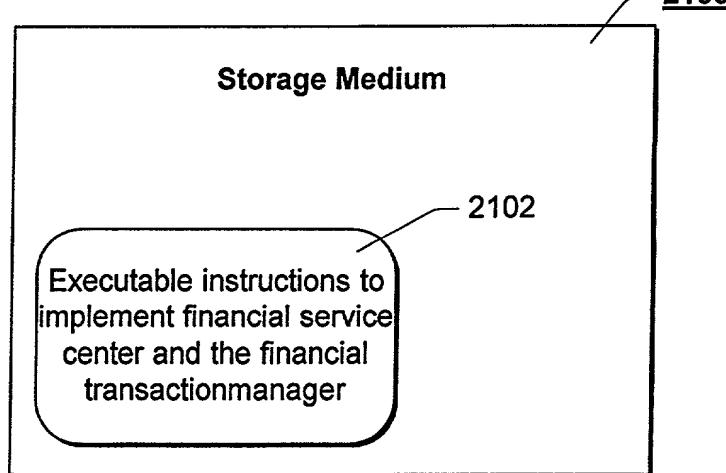


Fig. 20

